

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Donald L. Dennis, Jr.
Annette M. Dennis
Debtors

Case No. 17-01313-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: May 20, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Donald L. Dennis, Jr., Annette M. Dennis, 43 Acker Loop Road, Newport, PA 17074-9201
4904084	#+ Chase Corporation, 295 University Avenue, Westwood, MA 02090-2315
4904087	+ Commonwealth of Pennsylvania, Bureau of Labor and Industry, Office of Unemp Comp Tax Services OUCTS, PO Box 60848, Harrisburg, PA 17106-0848
4904090	++ FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3129, OMAHA NE 68102-1593 address filed with court:, FNB Omaha, P.O. Box 3412, Omaha, NE 68197
4908032	++ FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3129, OMAHA NE 68102-1593 address filed with court:, First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
4904092	James P. Valecko, Weltman, Weinberg & Reis Co., L.P.A., 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842
4904104	WSLR Dentistry, P.C., 4240 Locust Lane, Harrisburg, PA 17109-4384
4904103	Western Alliance Bank, P.O. Box 927830, San Diego, CA 92192-7830

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4904080	+ EDI: BANKAMER.COM	May 20 2022 22:53:00	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
4934232	+ EDI: BANKAMER2.COM	May 20 2022 22:53:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4904081	+ EDI: TSYS2	May 20 2022 22:53:00	Barclays Bank Delaware, 125 S. West Street, Wilmington, DE 19801-5014
4904082	+ EDI: TSYS2	May 20 2022 22:53:00	Barclays Bank Delaware, 125 S. West Street, Wilmington, DE 19801-5014
4904083	Email/Text: cms-bk@cms-collect.com	May 20 2022 18:49:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
4904086	+ EDI: WFNNB.COM	May 20 2022 22:53:00	Comenity Capital Bank/Boscovs, P.O. Box 182120, Columbus, OH 43218-2120
4904088	EDI: DISCOVER.COM	May 20 2022 22:53:00	DB Servicing Corporation, 6500 New Albany Road, New Albany, OH 43054
4904089	EDI: DISCOVER.COM	May 20 2022 22:53:00	Discover Financial Service LLC, P.O. Box 15316, Wilmington, DE 19850-5316
4906237	EDI: DISCOVER.COM	May 20 2022 22:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4904090	Email/Text: collecadminbankruptcy@fnni.com	May 20 2022 18:49:00	FNB Omaha, P.O. Box 3412, Omaha, NE 68197
4908032	Email/Text: collecadminbankruptcy@fnni.com	May 20 2022 18:49:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197

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Date Rcvd: May 20, 2022

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Page 2 of 3
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4904091	EDI: IRS.COM	May 20 2022 22:53:00	Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
4904085	EDI: JPMORGANCHASE	May 20 2022 22:53:00	Chase/Bank One Card Service, P.O. Box 15298, Wilmington, DE 19850
4949139	EDI: JPMORGANCHASE	May 20 2022 22:53:00	JPMorgan Chase Bank, National Association, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
4904093	Email/Text: unger@members1st.org	May 20 2022 18:49:00	Members 1st Federal Credit Union, P.O. Box 40, Mechanicsburg, PA 17055-0040
4947079	+ Email/Text: bankruptcydpt@mcmcg.com	May 20 2022 18:49:00	Midland Funding LLC, Midland Credit Management Inc, as agent for Midland Funding LLC, Po Box 2011, Warren, MI 48090-2011
4904094	Email/Text: NissanBKNotices@nationalbankruptcy.com	May 20 2022 18:49:00	Nissan Motor Acceptance, P.O. Box 660366, Dallas, TX 75266-0366
4953271	EDI: PRA.COM	May 20 2022 22:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4904693	+ EDI: RECOVERYCORP.COM	May 20 2022 22:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4904095	EDI: PENNDEPTREV	May 20 2022 22:53:00	Pennsylvania Department of Revenue, Dept. 280946, ATTN: Bankruptcy Division, Harrisburg, PA 17128-0946
4904095	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 20 2022 18:49:00	Pennsylvania Department of Revenue, Dept. 280946, ATTN: Bankruptcy Division, Harrisburg, PA 17128-0946
4945822	EDI: Q3G.COM	May 20 2022 22:53:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4904096	EDI: RMSC.COM	May 20 2022 22:53:00	SYNCB/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
4904097	+ EDI: RMSC.COM	May 20 2022 22:53:00	SYNCB/Lowes, P.O. Box 965005, Orlando, FL 32896-5005
4904098	EDI: RMSC.COM	May 20 2022 22:53:00	SYNCB/Old Navy DC, P.O. Box 965005, Orlando, FL 32896-5005
4904099	EDI: RMSC.COM	May 20 2022 22:53:00	SYNCB/Sams, P.O. Box 965005, Orlando, FL 32896-5005
4904100	EDI: RMSC.COM	May 20 2022 22:53:00	SYNCB/Sams Club Dual Card, P.O. Box 965005, Orlando, FL 32896-5005
4949365	EDI: WFFC.COM	May 20 2022 22:53:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
4912792	EDI: WFFC.COM	May 20 2022 22:53:00	Wells Fargo Bank, N.A., dba WFDS, P.O. Box 19657, Irvine, CA 92623-9657
4904101	+ EDI: WFFC.COM	May 20 2022 22:53:00	Wells Fargo Card Service, P.O. Box 14517, Des Moines, IA 50306-3517
4904102	+ EDI: WFFC.COM	May 20 2022 22:53:00	Wells Fargo DLRSVC/Wacho, P.O. Box 1697, Winterville, NC 28590-1697

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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Page 3 of 3
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cr	Lakeview Loan Servicing, LLC as serviced by M & T
5226523	M&T Bank as servicer for, Lakeview Loan Servicing, LLC, M&T Bank as servicer for, Lakeview Loan Servicing, LLC
5226522	M&T Bank as servicer for, Lakeview Loan Servicing, LLC
cr	*+ PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Tracy Lynn Updike	on behalf of Debtor 1 Donald L. Dennis Jr. tlupdike@mette.com, rkvansteenacker@mette.com
Tracy Lynn Updike	on behalf of Debtor 2 Annette M. Dennis tlupdike@mette.com rkvansteenacker@mette.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Donald L. Dennis Jr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9751

EIN --

Debtor 2

Annette M. Dennis

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6324

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:17-bk-01313-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Donald L. Dennis Jr.

Annette M. Dennis

5/19/22**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.